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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of: )  
KUBERT ET AL. )  
Serial No. 10/809,533 )  
Filing Date: March 25, 2004 )  
For: DEBIT CARD HAVING APPLIED )  
PERSONAL IDENTIFICATION )  
NUMBER (PIN) AND SCRATCH-OFF )  
COATING AND METHOD OF FORMING )  
SAME )

SUBMISSION OF AN INFORMATION  
DISCLOSURE STATEMENT UNDER §1.97(c) & (e)

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Attached is a form PTO-1449 listing references, which may be considered material to the examination of the above-identified application. A copy of each reference is also enclosed.

Pursuant to §1.97(e), Applicants, by and through their undersigned attorney, certify pursuant to 37 CFR §1.97(e) that either:

(1) each item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this statement, or

(2) no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign

In re Patent Application of:

**KUBERT ET AL.**

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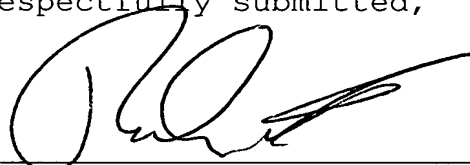
Filing Date: **03/25/04**

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application or, to the knowledge of the person signing the certification after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of the statement.

Applicants respectfully request that the references cited herein be considered by the Examiner and officially made of record in accordance with the provisions of 37 CFR §1.97(c) and (e).

Respectfully submitted,



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**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: **COMMISSIONER FOR PATENTS, P.O. BOX 1450, ALEXANDRIA, VA 22313-1450**, on this 15<sup>th</sup> day of June, 2004.



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<b>INFORMATION DISCLOSURE STATEMENT</b> 	Atty Docket:	29744_CON
	Serial No.:	10/809,533
	Applicant:	Kubert et al.
	Filing Date:	March 25, 2004
	Group:	

<b>U.S. PATENT DOCUMENTS</b>							
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Examiner Initials		Document Number	Date	Name	Class	Sub Class	Filing Date
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						

<b>FOREIGN PATENT DOCUMENTS</b>							
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		Document Number	Date	Country	Class	Sub Class	Translation
	AK	1064973	03.01.01	EP	A63F	3/06	English abstract
	AL	2806029	09.03.00	FR	B29D	7/00	English abstract
	AM						
	AN						

<b>OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.)</b>		
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	AO	
	AP	

<b>EXAMINER:</b>	<b>DATE CONSIDERED:</b>
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**\*EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.